

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

REYES RODRIGUEZ, JUAN NICOLAS

FLORES RIVERA, CARMELA

XXX-XX-7961

XXX-XX-0485

CASE NO. 92-07295 SEK

Chapter 12

FILED & ENTERED ON 4/5/2004

Debtor(s)

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 12 PLAN

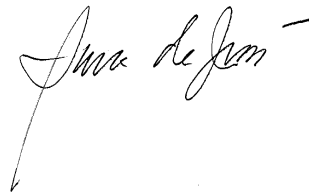
It appearing that the debtor is entitled to a discharge.

IT IS ORDERED:

The debtor is granted a discharge under section 1228(a) of title 11,
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 5 day of April, 2004.

BY THE COURT



Sara E. De Jesus
U.S. Bankruptcy Judge

cc: All creditors

SEE SECOND PAGE OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 12 CASE

This court order grants a discharge to the person named as the debtor after the debtor has fulfilled all requirements under the chapter 12 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain *community property* owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay any damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 12 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 12 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 12 bankruptcy case are:

- a. Debts for most taxes;
- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts provided for under sections 1222 (b) (5), (b) (a) or (b) (10) of the Bankruptcy Code and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by debtor; and
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.